

Fill in this information to identify the case:

Debtor 1

Debra A. AlexanderDebtor 2
(Spouse, if filing)United States Bankruptcy Court for the: Western District ofPennsylvania
(State)Case number 18-10804-JCM

Form 4100R

**Response to Notice of Final Cure
Payment****10/15**

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage InformationName of Creditor: U.S. Bank Trust National Association, not in its individual capacity, but solely as Trustee of LSF8 Master Participation Trust

Court claim no. (if known):

2Last 4 digits of any number you use to identify the debtor's account: XXXXXX9222

Property address:

12034 N WATSON R
Number StreetConneaut Lake, PA 16316
City State ZIP Code**Part 2: Pre-petition Default Payments**

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the pre-petition default on the creditor's claim
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the pre-petition default on the creditor's claim. Creditor asserts that the total pre-petition amount remaining unpaid as of the date of this response is: \$_____

Part 3: Post-petition Mortgage Payment

Check one:

- Creditor states that the debtor(s) are current with all post-petition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

***The Creditor agrees that it has received all post-petition payments tendered by the Trustee in full; the debtor is to resume payments on 02/26/2025.**The next post-petition payment from the debtor(s) is due on: 02/26/2025*
MM/DD/YYYY

- ☐ Creditor states that the debtor(s) **are not current** on all post-petition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total post-petition payments due:

(a) \$ 0.00

b. Total fees, charges, expenses, escrow, and costs outstanding

+(b) \$ 0.00c. **Total.** Add lines a and b(c) \$ 0.00

Creditor asserts that the debtor(s) are contractually Obligated for the post-petition payment(s) that first became Due on:

MM/DD/YYYY

Debtor 1

Debra A. Alexander

First Name Middle Name Last Name

Case number 18-10804-JCM

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the pre-petition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all post-petition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box:

- ☐ I am the creditor
☒ I am the creditor's authorized agent

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X

/s/Dane Exnowski

Signature

Date 05/20/2025

Print

Dane Exnowski

First Name Middle Name Last Name

Title Authorized Agent for the Creditor

Company

McCalla Raymer Leibert Pierce, LLP

If different from the notice address listed on the proof of claim to which this response applies:

Address

325 Chestnut Street, Suite 725

Number Street

Philadelphia, PA 19106

City State Zip Code

Contact phone 562-661-5060

Email Dane.Exnowski@mccalla.com

In Re: Debra A. Alexander	Bankruptcy Case No.: 18-10804-JCM
	Chapter: 13
	Judge: John C Melaragno

CERTIFICATE OF SERVICE

I, Dane Exnowski, of McCalla Raymer Leibert Pierce, LLP, 325 Chestnut Street, Suite 725, Philadelphia, PA 19106, certify:

That I am, and at all times hereinafter mentioned, was more than 18 years of age;

That on the date below, I caused to be served a copy of the within Response to Notice of Final Cure Payment filed in this bankruptcy matter on the following parties at the addresses shown, by regular United States Mail, with proper postage affixed, unless another manner of service is expressly indicated:

Debra A. Alexander
12034 N. Watson Road Road
Conneaut Lake, PA 16316

John E. Nagurney, Esq. *(served via ECF Notification)*
Attorney Nagurney Cottage
12063 Midway Drive
Conneaut Lake, PA 16316

Ronda J. Winnecour, Trustee *(served via ECF Notification)*
Suite 3250, USX Tower
600 Grant Street
Pittsburgh, PA 15219

U.S. Trustee *(served via ECF Notification)*
Office of the United States Trustee
1000 Liberty Avenue Suite 1316
Pittsburgh, PA 15222

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Executed on: 05/20/2025 By: /s/Dane Exnowski
(date) Dane Exnowski,
Authorized Agent for the Creditor